

**DOCKET NO.:** US-0016.01  
**Application No.:** 10/725,168  
**Office Action Dated:** June 9, 2009

**PATENT**  
**REPLY FILED UNDER EXPEDITED**  
**PROCEDURE PURSUANT TO**  
**37 CFR § 1.116**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:**  
**David Bentley Craig, et al.**

**Confirmation No.: 8161**

**Application No.: 10/725,168**

**Group Art Unit: 3693**

**Filing Date: December 1, 2003**

**Examiner: Eric Tak Wai Wong**

**For: SYSTEM AND METHOD OF PROCESSING ACCOUNT INFORMATION  
OVER A COMPUTER NETWORK**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY PURSUANT TO 37 CFR § 1.116**

In response to the Official Action dated **June 9, 2009**, reconsideration is respectfully requested in view of the amendments and/or remarks as indicated below:

- ☐ **Amendments to the Specification** begin on page \_\_\_\_\_ of this paper.
- ☒ **A listing of the claims** begins on page 2 of this paper.
- ☐ **Amendments to the Drawings** begin on page \_\_\_\_\_ of this paper and include an attached replacement sheet.
- ☒ **Remarks** begin on page 8 of this paper.